GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1451
ANSWERED ON:04.08.2006
SELF HELP GROUPS
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Will the Minister of FINANCE be pleased to state:

(a) the number of Self Help Groups refinanced by NABARD during each of the last three years, State-wise ;

(b) the amount sanctioned to each Self Help Group during the above period; and

(c) the achievement of each SHG in fulfilling their objectives ?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) to (c) The number of Self Help Groups refinanced by NABARD during the year 2003-04, 2004-05, 2005-06 were 1,17,409, 2,13,845 and 2,17,712 respectively. The bank loan disbursed to these SHGs were Rs. 1157.79 crores,Rs.1726.61 and Rs. 2330.45 crores during the last three years respectively. The details are at given in the enclosed statement.

NABARD has conducted impact studies to assess the performance of SHGs at the ground level. A study by NABARD `Micro Finance for poor peopleâ€"An impact Evaluation11, which covered 560 SHG member households from 223 SHGs spread over 11 States, has shown positive results.There have been perceptible and wholesome changes in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity,income generating activities and in income levels. Besides, employment increased by 18% from 318 mandays to 375 mandays per household between pre- and post-SHG situations.

The involvement of the members in the group significantly contributed in improving the self-confidence of the members.The feeling of self-worth and communication with others improved after association with the SHGs.The members were relatively more assertive in confronting social evils and problem situations.